February 2018

learn. act. thrive.

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ACT

Complete the three wellness qualifications

Employee Assistance Program Monthly Webinar

Everything in Its Place: Getting Organized

When we are not organized, we create chaos and waste time in our lives. Learn how to minimize the stress and maximize the tranquility that comes from putting everything in its place.

Help is Always Available

If you are experiencing depression, anxiety, or suicidal thoughts, or know someone who is, the Employee Assistance Program can provide counseling and services.

The National Suicide Prevention Lifeline is always available at 800.273.8255.

Taxes Got You Down?

The Employee Assistance Program offers a wide range of tools for members who may feel overwhelmed by financial burdens. There are literally hundreds of articles, programs, seminars, and financial calculators designed to help with everything from bankruptcy to taxes. No matter what financial concerns may be stressing you out, you can find a solution.

CONTACT US:

Call:

877.573.7347 Option 2

Email:

BenefitsWebsite@state.sd.us

Follow us on social media:







Learn

High Deductible Health Plan members: Are you getting the most from your Health Savings Account?

A Health Savings Account (HSA) is a tax-deductible savings plan for employees on a High Deductible Health Plan that allows an employee to save pre-tax dollars for future medical, dental, and vision expenses. HSA funds belong to the member, even if he or she leaves employment with the State.

Ways to Save

Pre-tax contributions. Employees on the High Deductible Health Plan can make pre-tax payroll deductions directly into their HSA.

HSA Contributions			
	Employer	Employee	Maximum HSA Contribution
	Maximum	Maximum	2018 Calendar Year
Employee only	\$500	\$2,950	\$3,450
Employee + spouse and/or children	\$1,000	\$5,900	\$6,900

- **Tax-free withdrawal**. Many expenses qualify for tax-free withdrawal (spending) from your account and can even be itemized when filing your taxes. Learn more by consulting IRS Publication 502.
- Tax-free growth. If you have \$1,000 or more in your account, you can invest in mutual funds for increased growth.

Discovery Benefits, our HSA vendor, provides an HSA Calculator to help members determine how much they should contribute to their account.

To learn more, watch these Discovery Benefits videos: Why participate in an HSA? The smarter way to use your HSA **HSA for investors**

Your beneFIT well-being program

Top 5 Ways to Earn Wellness Points.

There are over 60 different ways to earn your 100 wellness points. Below are the top five activities that have been completed for wellness points so far this year:

- #1 Watching a digital workshop on sleep
- #2 Getting a flu shot
- #3 Visiting the dentist
- #4 Watching a digital workshop on blood pressure
- #5 Watching a digital workshop on why exercise is important

You can access these digital workshops and others on exercise, nutrition, and the financial well-being series by logging into your StayWell account.

Many people have also earned points for volunteering in their community, participating in the supplemental retirement program, and practicing self-care strategies, such as getting enough sleep or taking time to pursue personal hobbies.

If you already have your 100 wellness points, take time to check out these and other wellness opportunities and resources before the portal closes in May for its annual facelift.

ASK

Where can I get tax documentation for my HSA?

All of the required tax documentation for your Health Savings Account (HSA) can be found by logging into your Discovery Benefits account and checking the Statements and Notifications tab. You will need to have these documents when you go to file your taxes. Click here for a list of all applicable HSA tax forms.

Remember, the deadline for filing your taxes is April 17!

Is Walmart In-Network for the Vision Plan?

Yes! Walmart is now In-Network for the Vision Plan offered by the South Dakota State Employee Benefits Program. You can visit Walmart to get glasses and contacts at in-network rates.

It is important to note that the Vision Plan coverage schedule is based on the date of service, not plan year. All vision claims must be filed within six months of services provided. Click here if you have additional questions about your vision coverage.

How do I know I've completed my wellness qualifications for FY19?

You can check your completion status for the three wellness qualifications by logging into https://benefit.staywell.com and clicking on the My Incentives tab.

There you can see the number of wellness points you have accrued, along with the status of your Online Health Assessment and On-site Health Screening. If you have finished all three wellness qualifications, your green progress bar will show 100 points completed for individual coverage or 200 completed if you are an employee covering your spouse on the health plan. You will also receive an email notification within a month of completion.

Visit our website for complete details on the wellness qualifications and incentives for FY19.